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|                                  | Certificate of Notice                   | <del>Page 1 01 4</del>          |             |         |  |
|----------------------------------|---|---------------------------------|-------------|---------|--|
| Information to                   | identify the case:                      | rage I or 4                     |             |         |  |
| Debtor 1:                        | Alfred W. Jayne                         | Social Security number or ITIN: | xxx-xx-0248 |         |  |
|                                  | First Name Middle Name Last Name        | EIN:                            |             |         |  |
| Debtor 2:<br>(Spouse, if filing) | First Name Middle Name Last Name        | Social Security number or ITIN: |             |         |  |
| United States Ba                 | ankruptcy Court: District of New Jersey | Date case filed in chapter:     | 13          | 8/13/18 |  |
| Case number:                     | 18-26134-JNP                            | Date case converted to chapter: | 7           | 5/9/19  |  |

## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

|    |  | About Debtor 1:  | About Debtor 2:              |
|----|--|--|------------------------------|
| 1. | Debtor's full name                           | Alfred W. Jayne  |                              |
| 2. | All other names used in the last 8 years     |  |                              |
| 3. | Address                                      | 1078 Somers Point Mays Landing Rd.<br>Egg Harbor Township, NJ 08234                      |                              |
| 4. | <b>Debtor's attorney</b><br>Name and address | Bruno Bellucci III<br>BellucciLaw, PC<br>1201 New Road<br>Suite 138<br>Linwood, NJ 08221 | Contact phone 609–601–1500   |
| 5. | Bankruptcy trustee<br>Name and address       | Thomas J Subranni<br>Subranni Zauber<br>1624 Pacific Avenue<br>Atlantic City, NJ 08401   | Contact phone (609) 347–7000 |

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Debtor Alfred W. Jayne

Case number 18-26134-JNP

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at

www.pacer.gov. (800) 676-6856

401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.

Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Contact phone 856-361-2300

Date: 5/10/19

Location:

7. Meeting of creditors

June 13, 2019 at 09:30 AM

**Debtors must attend the meeting** The meeting may be continued or adjourned to a to be questioned under oath. In a later date. If so, the date will be on the court docket.

1423 Tilton Road, Suite 5, Northfield, NJ 08225

Filing deadline: 8/12/19

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

joint case, both spouses must

attend. Creditors may attend, but are not required to do so.

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- · if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

· if you assert that the discharge should be denied under § 727(a)(8) or (9).

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO **DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER** PROTECT YOUR RIGHTS.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

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12. Exempt property

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The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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Certificate of Notice Page 4 of 4 ted States Bankruptcy District of New Jersey

In re: Alfred W. Jayne Debtor Case No. 18-26134-JNP Chapter 7

### CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: May 10, 2019

Form ID: 309A Total Noticed: 9

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

May 12, 2019.

db Alfred W. Jayne, 1078 Somers Point Mays Landing Rd., Egg Harbor Township, NJ 08234 +Thomas J Subranni, Subranni Zauber, 1624 Pacific Avenue, Atlantic City, NJ 08401-6958 216 Haddon Avenue, Ste. 406, Collingswood, NJ 08108-2812 t.r

517698114 +KML Law Group, PC,

++++SPECIALIZED LOAN SVC., PO BOX 266005, LITTLETON CO 80163-6005 517698115

(address filed with court: Specialized Loan Svc., PO Box 266005, Littleton, CO 80163)

517737113 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,

Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: jkearney@belluccilaw.net May 11 2019 00:01:32

Bruno Bellucci, III,

BellucciLaw, PC, 1201 New Road, Suite 138, Linwood, NJ 08221

smg

E-mail/Text: usanj.njbankr@usdoj.gov May 11 2019 00:02:56

U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 11 2019 00:02:50 United States Trustee smg

Suite 2100, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center,

Newark, NJ 07102-5235 517810941

+EDI: AIS.COM May 11 2019 03:28:00 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2019 at the address(es) listed below: